

EXHIBIT 2



TRUSTEE CORPS

Experience. Trust. Integrity.

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October 10, 2017

This communication is from a debt collector and it is for the purpose of collecting a debt. Any information obtained from the Trustor(s) will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the Bankruptcy laws of the United States.

NOTICE OF ACCELERATION AND FORECLOSURE NOTICE LETTER

Certified Mail Return Receipt Requested

Trustee Sale No: **TX08000133-15-7S**
Loan No: **8250325479**
Borrower: **ROSELINE A. EMENYI AND SPOUSE, LIVINGSTON EMENYI (HAVING ACQUIRED TITLE AS EFIONG EMENYI)**
Property Address: **249 WESTBURY DR, COPPELL, TX 75019**

Dear Borrower(s):

Re: Promissory Note (the "Note", whether one or more) dated June 21, 2011, executed by ROSELINE A. EMENYI AND SPOUSE, LIVINGSTON EMENYI (HAVING ACQUIRED TITLE AS EFIONG EMENYI) and payable in the amount of \$245,000.00, payable to the order of U.S. BANK NATIONAL ASSOCIATION ND as therein provided, secured by a Deed of Trust (the "Deed of Trust") dated of even date therewith, recorded on June 29, 2011 as Instrument No. 201100167127 in Dallas, Texas, covering the property described in the enclosed Notice of Substitute Trustee's Sale, commonly known as 249 WESTBURY DR, COPPELL, TX 75019; ("Subject Property").

This letter is formal notice to you of the following:

Payment of the past due balance due on the debt has not been received by U.S. Bank National Association as Successor by Merger to U.S. Bank National Association ND. Due to the default, the holder of the Note has elected to ACCELERATE THE MATURITY OF THE DEBT. You are further notified that, in accordance with the terms of the Deed of Trust, and subject to the provisions, if any, in the Note or Deed of Trust, this property will be foreclosed on as specified in the Notice of Substitute Trustee's Sale at the area designated by the Commissioner's Court of Dallas, Texas, in the usual and customary place in the County, to the highest bidder paying in the form of certified funds, cashier's check or money order(s).

All of the obligors and guarantors (if any) of the debt have the right to reinstate the loan as provided in the Deed of Trust and as provided by applicable Texas law. Reinstatement payment must be made in the form of certified funds, cashier's check or money order(s) paid to the order of U.S. Bank National



Association as Successor by Merger to U.S. Bank National Association ND.

All of the obligors and guarantors (if any) of the debt have the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and foreclosure which they may have.

U.S. Bank National Association as Successor by Merger to U.S. Bank National Association ND has provided instructions to sell the property (as defined in the Notice below) at a nonjudicial foreclosure sale ("Foreclosure Sale"). A copy of the Notice of Foreclosure Sale ("Notice") specifying the date, time, place and terms of the Foreclosure Sale are enclosed with this letter. If all amounts due and owing have not been paid (or if other arrangements satisfactory to U.S. Bank National Association as Successor by Merger to U.S. Bank National Association ND have not then been made) by the Foreclosure Sale, the Trustee will conduct the Foreclosure Sale on the date and at the time and place specified in the Notice, as authorized by and in accordance with the provisions of the Deed of Trust and applicable law.


In accordance with Section 51.002(b) of the Texas Property Code, enclosed is a copy of the Notice of the Substitute Trustee's Sale that advises the foreclosure sale of the Property authorized by the Deed of Trust will take place on TUESDAY, November 7, 2017 at 01:00 PM at On the north side of the George Allen Courts Building facing Commerce Street below the overhang, or If the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court, and the Property will be sold to the highest bidder for cash. The foreclosure sale will be conducted between the hours of 10:00 a.m. and 4:00 p.m. The earliest time of the foreclosure sale will be 10:00 a.m.

If the proceeds of the Foreclosure Sale are insufficient to repay the Indebtedness, then, except to the extent that the Indebtedness is expressly non-recourse or any party's liability is expressly limited by written contract or applicable law, each person and entity obligated to repay the Indebtedness will be jointly and severally liable for the deficiency.

Nothing contained in this letter is intended to waive any default or event of default, waive any rights, remedies, or recourses available to U.S. Bank National Association as Successor by Merger to U.S. Bank National Association ND, or be an election of remedies resulting from any default that may exist with respect to the Loan Documents.

If you are presently on active duty, you may assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

Any questions regarding this matter should be submitted in writing to the attention of this firm's foreclosure department.



William G. Malcolm (State Bar Number 24049916)

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.